

**COWES TOWN COUNCIL  
RISK ASSESSMENT – INSURANCE**

The Town Council has a duty to ensure that steps are taken to ensure the safety of the general public and its employees, in all activities undertaken by its employees whilst working for the Town Council.

In this regard the Town Council should give due regard to the following:

Date of assessment	12.05.25
Insurance provider	Zurich Municipal
Type of policy	Parish / Town Council
Policy Number	YLL-2720447193

Public Liability cover. Is it sufficient?	Yes	Yes £12,000,000
Employers Liability cover. Is cover sufficient?	Yes	Yes £10,000,000
Libel and Slander cover. Is it sufficient?	Yes	Yes £250,000
Fidelity Guarantee cover. Is it sufficient?	Yes	Yes £500,000
Officials indemnity	Yes	Yes Included in Public Liability cover
Personal Accident cover. Is it sufficient?	Yes	Yes Various (maximum £500,000)
Legal Expenses. Is it sufficient?	Yes	Yes Various (maximum £100,000)
Loss of Money cover. Is it sufficient?	Yes	Yes Various (cheques £250,000)

**Property Damage Items (all risks):**

Festive lighting	Yes	Yes	£15,673.14
Public seats (various)	Yes	Yes	£29,142.81
Town notice board (1)	Yes	Yes	}
Town maps (6)	Yes	Yes	}
'Cowes' signs (6)	Yes	Yes	} £51,499.11
Town clock (1)	Yes	Yes	}
Visitor interpretation panels (2)	Yes	Yes	}
Finger posts and arms (8)	Yes	Yes	}
Skate park ramps (various)	Yes	Yes	£69,376.62
Office equipment (computer, printer, photocopier, Ipad)	Yes	Yes	£8,434.82
Mayoral chain and pendants, Deputy Mayor pendant & Mayoral boards	Yes	Yes	£30,991.23
MUGA	Yes	Yes	£94,306.39
Static Outdoor gym equipment, Northwood Rec.	Yes	Yes	£9,572.46
Mobile Outdoor gym equipment, Northwood Rec.	Yes	Yes	£13,710.73
Playbuilder play park	Yes	Yes	£37,988.77
Wooden Sculpture 'Jack'	Yes	Yes	£5,014.53
Northwood Rec. toilet block	Yes	Yes	£148,680.00
The Parade toilet block	Yes	Yes	£257,040.00
The Cut toilet block and Changing Places Facility	Yes	Yes	£191,770.00
Mornington Road toilet block	Yes	Yes	£306,180.00
Medina Road toilet block (contents only)	Yes	Yes	£94,500.00
Seafront Shelter	Yes	Yes	£38,364.88
Bandstand Plaque – Cowes Deauville 50 <sup>th</sup> Twinning Anniversary	Yes	Yes	£1,504.51
Bandstand Plaques (4) – ORP Blyskawica 60 <sup>th</sup> & 75 <sup>th</sup> Anniversary & ORP Grom & Other	Yes	Yes	£2,641.38
CCTV – The Cut	Yes	Yes	£1,493.18
CCTV – Northwood Recreation Ground	Yes	Yes	£4,575.00
Covid Memorial Granite Stone	Yes	Yes	£1,491.44

Town Council Gazebo	Yes	Yes	£1,170.71
Community Orchard Plaque	Yes	Yes	£131.25
Northwood Recreation Ground Pillar Plaque	Yes	Yes	£369.60
Christmas Tree Lights	Yes	Yes	£838.95
WC Directional signs x 2	Yes	Yes	£203.70
CCTV Medina Road	Yes	Yes	£1,559.95
Ark & Dove Information Board	Yes	Yes	£3,121.00
Wishing Well	Yes	Yes	£5,900.00